

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MASSACHUSETTS**

**In Re:**

**John Malone,  
Debtor**

**Chapter 13  
Case No. 24-10885**

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**RESPONSE TO FEDERAL HOME LOAN MORTGAGE COMPANY'S RESPONSE TO  
DEBTOR'S MOTION TO SELL**

Now comes the Debtor and responds to Federal Home Loan Mortgage Company's Response to Debtor's Motion to Sell as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Neither admitted nor denied as to the amount of post-petition arrears, as Debtor is uncertain as to the amount. Debtor acknowledges that the mortgage to Federal Home Loan Mortgage Company needs to be paid from the sale of the real estate and has provided for that in his proposed Order.
7. Debtor acknowledges that the mortgage to Federal Home Loan Mortgage Company needs to be paid from the sale of the real estate and has provided for that in his proposed Order.
8. Denied, as all communications should go through Debtor's counsel and not directly with Debtor.
9. Neither admitted nor denied as no response is required.

**Wherefore**, the Debtor requests the Court find as follows:

2. Federal Home Loan Mortgage Company's Response be denied.
2. For such other relief as the Court deems just.

Debtor,  
by his attorney,

Dated: November 18, 2025

/s/ John Ullian

John Ullian, Esq. BBO# 542786

Amy Puliafico, Esq. BBO# 682332

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**CERTIFICATE OF SERVICE**

I, John Ullian, hereby certify under the pains and penalties of perjury that I served the **RESPONSE TO FEDERAL HOME LOAN MORTGAGE COMPANY'S RESPONSE TO DEBTOR'S MOTION TO SELL** by ECF or by mailing a copy of same, postage prepaid, to the following interested parties:

Richard King  
Office of the US Trustee  
J.W. McCormack Post Office & Courthouse  
5 Post Office Sq., 10th Fl, Suite 1000  
Boston, MA 02109

Carolyn Bankowski  
Chapter 13 Trustee Boston  
P. O. Box 8250  
Boston, MA 02114

John Malone  
28 Savin Hill Avenue  
Dorchester, MA 02125

Federal Home Loan Mortgage Corporation  
Brian M Kiser  
Marinosci Law Group, P.C.  
275 West Natick Road, Suite 500  
Warwick, RI 02886  
Federal Home Loan Mortgage Corporation  
Joseph Dolben  
Harmon Law Offices, P.C.  
150 California Street  
Newton, MA 02458

Federal Home Loan Mortgage Corporation  
Jason Giguere  
Zwicker & Associates, P.C.  
80 Minuteman Road  
Andover, MA 01810

Dated: November 18, 2025

/s/ John Ullian  
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